

RIDER TO DEED OF TRUST

For a valuable consideration, receipt of which is hereby acknowledged, the undersigned (herein referred to as "Borrower") hereby covenants and agrees that all of the provisions of this Rider shall be and are hereby made an integral part of the purchase-money Deed of Trust attached hereto and intended to be dated of even date herewith (herein referred to as "the attached Deed of Trust"), given by Borrower to secure Borrower's Note payable to the order of Chevy Chase Savings and Loan, Inc. (herein referred to as "Lender") and covering the Property hereinafter identified and being more particularly described in the attached Deed of Trust (hereinafter referred to as "the Property").

1. Borrower has heretofore made certain representations in writing to Lender regarding Borrower's good faith intentions of establishing, occupying, using and maintaining the Property as the principal residence of Borrower and such representations were made by Borrower for the express purposes of inducing Lender to rely on the same and to grant to Borrower the purchase-money homeowner mortgage loan secured by the attached Deed of Trust.

2. Notwithstanding any provisions to the contrary contained in the attached Deed of Trust, Borrower hereby covenants and agrees that in the event of the occurrence of any of the following designated events without Lender's prior written consent therefore, then and in any such event, Lender may, at its option, at any time thereafter declare all the sums secured by the attached Deed of Trust to be immediately due and payable and such option to accelerate may be exercised by Lender in accordance with and in the same manner provided by the option to accelerate provisions set forth in the last three sentences of Uniform Covenant #17 of the attached Deed of Trust to the same extent and with the same effect as if Borrower had sold or transferred the Property without Lender's prior written consent:

a. Borrower does not actually begin occupying and using the Property as Borrower's principal residence within ninety (90) days from the date hereof;

b. During the twelve (12) months time period following the aforesaid ninety (90) days time period, Borrower causes or permits the Property to be leased to and/or occupied by any tenant(s) pursuant to any written or oral agreement.

3. In the event that the said Note secured by the attached Deed of Trust is assigned, transferred or sold by Lender to the Federal National Mortgage Association or the Federal Home Loan Mortgage Corporation or their respective successors, then and in any such event Lender may, at its option, terminate this Rider by giving written notice thereof to Borrower and such assignee/transferee, and upon Lender's exercise of such termination option the provisions of the attached Deed of Trust, absent this Rider, shall continue in full force and effect as if this Rider had not been executed by Borrower and made an integral part of the attached Deed of Trust.

Dated: 6/17/83

Ingrid H. Limerick  
Ingrid H. Limerick (SEAL)

Wilmer I. Limerick  
Wilmer I. Limerick (SEAL)

(SEAL)

3664 Ridgeview Road

Llamsville, Maryland 21754  
Property Address

FILE CIVIL NO. 2105